

United States Bankruptcy Court
District of Puerto Rico

In re:
MARIA E. CRUZ MALDONADO
Debtor

Case No. 11-02535-SEK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0104-3

User: romoj
Form ID: pdf001

Page 1 of 1
Total Noticed: 22

Date Rcvd: Mar 29, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2011.

db +MARIA E. CRUZ MALDONADO, URB PORTALES DE LAS PIEDRAS, CALLE SOL TAINO 502,
LAS PIEDRAS, PR 00771-3609
smg INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,
SAN JUAN, PR 00918
3189952 AEELA, PO BOX 364508, SAN JUAN, PR 00936-4508
3189953 BANCO POPULAR DE PR, PO BOX 366818, SAN JUAN, PR 00936-6818
3189955 +CITIFINANCIAL, PO BOX 71587, SAN JUAN, PR 00936-8687
3189956 DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424 B, SAN JUAN, PR 00902-4140
3189957 +DEPARTAMENTO DEL TRABAJO, AVE MUOZ RIVERA 505, HATO REY, PR 00918-3352
3189958 DORAL FINANCIAL CORPORATION, PO BOX 71528, SAN JUAN, PR 00936-8628
3189959 FEDERAL LITIGATION DEPT OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
3189960 +FIRST BANK, DEPARTAMENTO DE AUTOS, PO BOX 13817, SAN JUAN, PR 00908-3800
3189961 GAB, 100 GAP ONLINE DRIVE, GROVE CITI, OH 43123-8605
3189962 LCDA. SALLY D. DELGADO ARROYO, PO BOX 367054, SAN JUAN, PR 00936-7054
3189963 +Midland Credit Mgmt, 8875 Aero Dr, San Diego, CA 92123-2251
3189965 RONCOLI, BAERGA & ASSOCIATES, COLLECTION AGENCY, PO BOX 363894, SAN JUAN, PR 00936-3894
3189966 SCOTIABANK, PO BOX 362230, SAN JUAN, PR 00936-2230
3189967 SEARS, PO BOX 183081, COLOMBUS, OH 43218-3081
3189968 +Security Credit Servic, 2653 W Oxford Loop, Oxford, MS 38655-5442
3189969 +YADIRA TORRES RODRIGUEZ, URB PORTAL DE LAS PIEDRAS, CALLE SOL TAINO 502,
LAS PIEDRAS, PR 00771-3609
3189970 ZALES CREDIT PLAN, PROCESSING CENTER, DES MOINES, IA 50364-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg +E-mail/Text: ustpreion21.hr.ecf@usdoj.gov Mar 29 2011 18:37:03 US TRUSTEE, EDIFICIO OCHOA,
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938

3189964 E-mail/PDF: gecsed@recoverycorp.com Mar 29 2011 18:48:05 OLD NAVY/GEMB, PO BOX 530942,
ATLANTA, GA 30353-0942

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
smg* DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140
smg* FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
3189954 ##+CAXH LLC, 370 17TH STREET, SUITE 5000, DENVER, CO 80202-5690

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

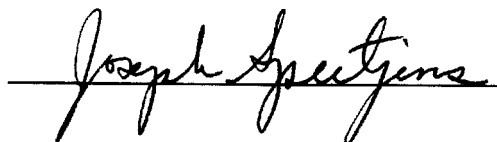
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2011

Signature:



**United States Bankruptcy Court
District of Puerto Rico**

IN RE:

Case No. _____

CRUZ MALDONADO, MARIA E.

Chapter **13**

Debtor(s)

CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: 3/28/2011 <input type="checkbox"/> AMENDED PLAN DATED: _____ <input checked="" type="checkbox"/> PRE <input type="checkbox"/> POST-CONFIRMATION Filed by: <input type="checkbox"/> Debtor <input type="checkbox"/> Trustee <input type="checkbox"/> Other																																					
<p style="text-align: center;">I. PAYMENT PLAN SCHEDULE</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">\$</td> <td style="width: 20%; text-align: right;">300.00</td> <td style="width: 10%; text-align: center;">x</td> <td style="width: 10%; text-align: right;">12</td> <td style="width: 10%; text-align: center;">= \$</td> <td style="width: 35%; text-align: right;">3,600.00</td> </tr> <tr> <td>\$</td> <td style="text-align: right;">450.00</td> <td style="text-align: center;">x</td> <td style="text-align: right;">48</td> <td style="text-align: center;">= \$</td> <td style="text-align: right;">21,600.00</td> </tr> <tr> <td>\$</td> <td></td> <td style="text-align: center;">x</td> <td></td> <td style="text-align: center;">= \$</td> <td></td> </tr> <tr> <td>\$</td> <td></td> <td style="text-align: center;">x</td> <td></td> <td style="text-align: center;">= \$</td> <td></td> </tr> <tr> <td>\$</td> <td></td> <td style="text-align: center;">x</td> <td></td> <td style="text-align: center;">= \$</td> <td></td> </tr> <tr> <td colspan="5" style="text-align: right; padding-top: 10px;">TOTAL: \$</td> <td style="text-align: right; padding-top: 10px;">25,200.00</td> </tr> </table> <p>Additional Payments: \$_____ to be paid as a LUMP SUM within _____ with proceeds to come from:</p> <p><input type="checkbox"/> Sale of Property identified as follows: _____ _____</p> <p><input type="checkbox"/> Other: _____ _____</p> <p>Periodic Payments to be made other than, and in addition to the above: \$_____ x _____ = \$_____</p> <p style="text-align: right; padding-top: 10px;">PROPOSED BASE: \$ 25,200.00</p>	\$	300.00	x	12	= \$	3,600.00	\$	450.00	x	48	= \$	21,600.00	\$		x		= \$		\$		x		= \$		\$		x		= \$		TOTAL: \$					25,200.00	<p style="text-align: center;">II. DISBURSEMENT SCHEDULE</p> <p>A. ADEQUATE PROTECTION PAYMENTS OR _____ \$ _____</p> <p>B. SECURED CLAIMS: <input type="checkbox"/> Debtor represents no secured claims. <input checked="" type="checkbox"/> Creditors having secured claims will retain their liens and shall be paid as follows:</p> <ol style="list-style-type: none"> 1. <input checked="" type="checkbox"/> Trustee pays secured ARREARS: Cr. DORAL FINANCIAL (Cr. _____ Cr. _____ # 9926 # _____ # _____ \$ 16,385.91 \$ _____ \$ _____ 2. <input checked="" type="checkbox"/> Trustee pays IN FULL Secured Claims: Cr. FIRST BANK Cr. _____ Cr. _____ # 7970 # _____ # _____ \$ 1,913.00 \$ _____ \$ _____ 3. <input type="checkbox"/> Trustee pays VALUE OF COLLATERAL: Cr. _____ Cr. _____ Cr. _____ # _____ # _____ # _____ \$ _____ \$ _____ \$ _____ 4. <input checked="" type="checkbox"/> Debtor SURRENDERS COLLATERAL to Lien Holder: AEELA 5. <input type="checkbox"/> Other: _____ 6. <input checked="" type="checkbox"/> Debtor otherwise maintains regular payments directly to: DORAL FINANCIAL <p>C. PRIORITIES: The Trustee shall pay priorities in accordance with the law. 11 U.S.C. § 507 and § 1322(a)(2)</p> <p>D. UNSECURED CLAIMS: Plan <input type="checkbox"/> Classifies <input checked="" type="checkbox"/> Does not Classify Claims.</p> <ol style="list-style-type: none"> 1. (a) Class A: <input type="checkbox"/> Co-debtor Claims / <input type="checkbox"/> Other: _____ <input type="checkbox"/> Paid 100% / <input type="checkbox"/> Other: _____ Cr. _____ Cr. _____ Cr. _____ # _____ # _____ # _____ \$ _____ \$ _____ \$ _____ 2. Unsecured Claims otherwise receive PRO-RATA disbursements. <p>OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.) See Continuation Sheet</p>
\$	300.00	x	12	= \$	3,600.00																																
\$	450.00	x	48	= \$	21,600.00																																
\$		x		= \$																																	
\$		x		= \$																																	
\$		x		= \$																																	
TOTAL: \$					25,200.00																																
<p>III. ATTORNEY'S FEES (Treated as § 507 Priorities)</p> <p>Outstanding balance as per Rule 2016(b) Fee Disclosure Statement: \$ 2,875.00</p>																																					
<p>Signed: <u>/s/ MARIA E. CRUZ-MALDONADO</u> Debtor</p> <p>_____ Joint Debtor</p>																																					

Attorney for Debtor **Marilyn Valdes Ortega Law Offices**

Phone: **(787) 758-4400**

CHAPTER 13 PAYMENT PLAN

Continuation Sheet - Page 1 of 1

TRUSTEE TO PAY ATTORNEY'S FEES BEFORE ANY SECURED OR PRIORITY CREDITOR 11 USC 330.

FAILURE TO TIMELY OBJECT TO THIS PLAN CONSTITUTES A WAIVER OF THE EQUAL MONTHLY AMOUNT METHOD OF PAYMENT UNDER 11 USC 1325(a)(5).

TAX REFUNDS, IF ANY ARE RECEIVED BY DEBTOR, WILL BE TENDERED TO THE TRUSTEE AS A PERIODIC PAYMENT TO FUND THE PLAN UNTIL PLAN COMPLETION IN ADDITION TO PAYMENTS PROVIDED HEREIN. IF DEBTOR(S) NEED TO USE ANY PART OF THESE FUNDS, PROPER AUTHORIZATION WILL BE SOUGHT THE COURT FOR SUCH PURPOSE.

INSURANCE TO FIRST BANK THROUGH EASTERN AMERICA INSURANCE CO. AT THE END OF SALES CONTRACT IN THE APPROXIMATE AMOUNT OF 500.00 DISBURSEMENT TO EASTERN AMERICA INSURANCE TO BEGIN AT END OF THE SALES CONTRACT ON APRIL 2011.

ADEQUATE PROTECTION PAYMENT TO FIRST BANK UNTIL CONFIRMATION \$50.00 TO BE PAID BY TRUSTEE MONTHLY.

IN ORDER TO MINIMIZE INSURANCE AND MAXIMIZE DISBURSEMENT TO GENERAL UNSECURED CREDITORS, THE AUTO LOAN WITH FIRST BANK WILL BE PAID AHEAD OF SECURED CREDITOR DORAL FINANCIAL AND AFTER ADMINISTRATIVE FEES.